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U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	3/3/04
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Substitute for Form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	Unknown
				Filing Date	Filed Herewith
				First Named Inventor	Floyd J. Jones
				Group Art Unit	
				Examiner Name	
Sheet	2	of	2	Attorney Docket Number	JJAI 0101 PUS
OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
<i>nm</i>		MINNEAPOLIS (MARCH 25) BUSINESS WIRE - March 25, 1998 Trisense Offers Bank-Controlled Electronic Bill Presentment Solution http://www.money.com/money/latest/press/BU/1998Mar25/261.html			
<i>nm</i>		PBI--AR Management for Businesses, BUSINESS MANAGER, http://www.privatebusiness.com/products/bus_ar.html , 2000 Private Business, Incorporated			
<i>nm</i>		EBPP Electronic Bill Presentment & Payment, 5/15/00, http://www.iir.co.uk/ebpp/			

Examiner Signature	<i>Nguyen</i>	Date Considered	<i>3/3/04</i>
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